Application number: 09/923,311   **Art Unit:** 3624
Applicant: Khai Hee Kwan   **Examiner:** Hani Kazimi.
Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

IN THE CLAIMS

1-30. (Cancelled)

31. (Currently Amended) A computer method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising ~~-~~steps:

providing utility accounts linked to account identifiers maintained by at least one utility provider and said provider is connected by a network to a payment processor having memory for executing a computer program causing said processor to perform when executed by said processor the method comprising:

receiving a request for payment ~~for a payment amount~~ from an identifiable payer for an identifiable payee;

confirming said request ~~; and~~

~~verifying payer's account identifier, authorization data and payee's account identifier;~~

if said request is approved, crediting said payee's utility account and debiting said payer's utility account respectively with ~~the said~~ payment amount; and

whereby said utility account is one selected from ~~one of the~~ a group consisting of water, electricity, gas, telecommunication ~~or~~ and data services accounts and said payment amount is transferable between different and same accounts within said group. ~~maintained by utility service provider and linked to at least one account identifier; and~~

~~whereby said payment is without using a credit card.~~

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32. (Currently Amended) A method according to claim 31 wherein the payment amount is in the form of monetary units or utility units and both said units are exchangeable between different accounts within said group.

33. (Previously Presented) A method according to claim 31 wherein said utility account includes netting the amount received against actual utility charges.

34. (Currently Amended) A method according to claim 31 wherein said request is a function code and said payment processor identifies a transaction and payee from the code. whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

35. (Previously Presented) A method according to claim 31 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

36. (Previously Presented) A method according to claim 31 further includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (Currently Amended) A computer system for conducting payment over a network by crediting and debiting utility accounts comprising:

a payment processor;

utility accounts having account identifiers maintained by at least one utility provider having memory and processor and said provider is connected by a network to said

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payment processor having memory for executing a computer program causing said
processor to perform when executed by said processor the method comprising:

~~at least an utility service computer wherein memory is adapted to run a computer~~
~~program implementing the steps comprising;~~

receiving a request for payment ~~for a payment amount~~ from an identifiable payer for an
identifiable payee;

confirming said request ~~and verifying payer's account identifier, authorization data and~~
~~payee's account identifier;~~

if said request is approved, crediting said payee's utility account and debiting said payer's
utility account respectively with ~~the said~~ payment amount; and

whereby said utility account is one selected from a group consisting of ~~one of the~~ water,
electricity, gas , telecommunication ~~or~~ and data services accounts and said payment
amount is transferable between different and same accounts within said group.
~~maintained by utility service provider and linked to at least one account identifier; and~~

~~whereby said payment is without using a credit card.~~

38. (Currently Amended) A computer system according to claim 37 wherein the payment
amount is in the form of monetary units or utility units and both said units exchangeable
between different accounts within said group.

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39. (Currently Amended) A computer system according to claim 37 wherein said~~ utility provider's memory is for executing a computer program causing said provider~~ utility account includes netting the amount received against actual utility charges.

40. (Currently Amended) A computer system according to claim 37 ~~whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.~~ wherein said request is a function code and said payment processor identifies a transaction and payee from the code.

41. (Previously Presented) A computer system according to claim 37 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

42. (Currently Amended) A computer system according to claim 37 wherein said utility provider's memory is for executing a computer program causing ~~wherein the steps operating in memory includes the~~ a step of extending ~~at least one~~ said utility provider's main processor for establishing sub-accounts for payer and payee.

43-48 (Cancelled)

49. (NEW) A method according to claim 31 whereby said crediting and debiting of said accounts maintained at said providers are remotely controlled by said processor independently of said providers.

50. (NEW) A computer system according to claim 37 whereby said crediting and debiting of said accounts maintained at said providers are remotely controlled by said processor independently of said providers.

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51. (NEW) A computer readable storage medium storing instructions that when executed by a computer to perform a method for fund transfer over at least one network by crediting and debiting utility accounts, the method comprising:

receiving a request for payment from an identifiable payer for an identifiable payee;

confirming said request;

if said request is approved, crediting said payee's utility account and debiting said payer's utility account respectively with payment amount;

whereby said utility account is one selected from a group consisting of water, electricity, gas, telecommunication and data services accounts and said payment amount is transferable between different and same accounts within said group; and

whereby said computer is a payment processor connected to a network to at least one utility provider maintaining utility accounts having account identifiers.

52. (NEW) According to claim of 51, wherein the payment amount is in the form of monetary units or utility units and both said units are exchangeable between different accounts within said group.

53. (NEW) According to claim 51 wherein said instructions includes causing utility account netting the amount received against actual utility charges.

54. (NEW) According to claim 51 wherein said request is function code and said payment processor identifies a transaction and payee from the code.

55. (NEW) According to claim 51 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

56. (NEW) According to claim 51 whereby said crediting and debiting of said accounts maintained at said providers are remotely controlled by said processor independently of said providers.